Reply to Office Action of: September 5, 2006

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

Appl. No.: **09/360,575**

Applicant: Scott Vanstone

Filed: **July 26, 1999**

Title: TRANSACTION VERIFICATION PROTOCOL FOR SMART CARDS

Art Unit: 2136

Examiner: HOFFMAN, Brandon S.

Docket No.: 67539/00230

Mail Stop Amendment U.S. Patent & Trademark Office Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

RESPONSE

Sir:

This is further to the Office Action dated September 5, 2006. Applicant wishes to present the following remarks:

Remarks: begin on page 2 of this paper.